

**Information to identify the case:**

Debtor 1	<u>Janet E Tapper</u>		Social Security number or ITIN <u>xxx-xx-9379</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name    Middle Name    Last Name</u>		Social Security number or ITIN <u>      </u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>17-11247-CMG</u>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Janet E Tapper

3/11/22

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Janet E Tapper  
Debtor

Case No. 17-11247-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Mar 11, 2022

Form ID: 3180W

Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++++ Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Janet E Tapper, 168 Arrowwood Ct., Red Bank, NJ 07701-6719
516603121	++++ CENTRAL CREDIT SERVICES, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708 address filed with court:, Central Credit Services, 20 Corporate Hills Dr, Saint Charles, MO 63301
516603127	+ Merchants & Medical, 6324 Taylor Dr., Flint, MI 48507-4685

**TOTAL: 3**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2022 20:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 11 2022 20:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516603120	+ Email/PDF: bncnotices@becket-lee.com	Mar 11 2022 20:21:02	American Express, PO Box 981535, El Paso, TX 79998-1535
516643550	Email/PDF: bncnotices@becket-lee.com	Mar 11 2022 20:20:36	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516777775	Email/PDF: bncnotices@becket-lee.com	Mar 11 2022 20:20:40	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516661748	EDI: CAPITALONE.COM	Mar 12 2022 01:08:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
516603123	+ EDI: WFNNB.COM	Mar 12 2022 01:08:00	Comenity Bank, Attn Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
516603124	EDI: DISCOVER.COM	Mar 12 2022 01:08:00	Discover, PO Box 15316, Wilmington, DE 19850
516612516	EDI: DISCOVER.COM	Mar 12 2022 01:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516603125	+ EDI: FSAE.COM	Mar 12 2022 01:08:00	First Source Advantage, LLC, 205 BryantWoods South, Buffalo, NY 14228-3609
516603122	EDI: JPMORGANCHASE	Mar 12 2022 01:08:00	Chase, PO Box 15298, Wilmington, DE 19850
516603126	+ Email/Text: PBNCNotifications@perituservices.com	Mar 11 2022 20:14:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
516603127	+ Email/Text: bankruptcy@mermed.com	Mar 11 2022 20:14:00	Merchants & Medical, 6324 Taylor Dr., Flint, MI 48507-4685
516603128	Email/Text: signed.order@pfwattorneys.com	Mar 11 2022 20:14:00	Pressler & Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
516603129	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

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516780256	+ Email/Text: bncmail@w-legal.com	Mar 11 2022 20:14:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516603130	+ EDI: WTRRNBNK.COM	Mar 12 2022 01:08:00	Target TD Bank, PO Box 9500, Minneapolis, MN 55440-9500
516603132	Email/Text: vci.bkcy@vwcredit.com	Mar 11 2022 20:14:00	VW Credit Leasing, LTD, 1401 Franklin Blvd., Libertyville, IL 60048
516603131	Email/Text: vci.bkcy@vwcredit.com	Mar 11 2022 20:14:00	Volkswagen Credit, 3800 Hamlin Rd., Auburn Hills, MI 48326
516618331	+ Email/Text: VWBKN Notices@nationalbankruptcy.com	Mar 11 2022 20:14:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Arnold R. Schlisserman	on behalf of Debtor Janet E Tapper aschlisserman@aschlisserman.com aschlisserman@aschlisserman.com;kimberlylrichterllc@gmail.com
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 4